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**IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

FILED
 3/10/21 3:02 pm
 CLERK
 U.S. BANKRUPTCY
 COURT - WDPA

In re: : Case No.: 19-24312-GLT
 : Chapter: 13
 Karen Lee Golik :
 :
 :
 :
 Debtor(s). : Date: 3/10/2021
 : Time: 09:00

PROCEEDING MEMO

MATTER: #69 - Order to Show Cause Why Case Should Not Be Dismissed
 #77 - Response filed by Debtor
 #59 - Confirmation of Amended Chapter 13 Plan Dated September 30, 2020

APPEARANCES:
 Debtor: Justin Schantz

NOTES: (9:00)

Court: According to the portal history submitted to the Court, there's been an unfortunate lapse in LMP communication on the lender's part. No communications since January 5.

Schantz: At this point I don't have any updates on the status of a renter. The lender has received relief from stay for the property that was to be surrendered. We did ultimately get LMP transferred to the correct servicer.

Court: I want to make sure all bases are covered and there's a copy of the order on the portal and served on Reverse Mortgage and Bank of America, as BOA is the owner of the loan. We need to address this with the servicer on March 24. Where are we on plan payments?

Schantz: There was a \$1,000 payment in January 2021. I don't see a payment in February 2021 or December 2020. I don't know why that happened. The current plan provides for \$650.44/month to the trustee and suggests an installment payment to BOA of \$500/month.

Court: Getting the lender to acknowledge the documents is the primary hurdle, but without consistent payments LMP won't go far anyway. And you will need to speak to your client about payment consistency.

Schantz: We've served Reversed Mortgage Solutions by mail.

OUTCOME:

1. Court's *Order to Show Cause Why Case Should Not Be Dismissed* [Dkt. No. 69] is CONTINUED to March 24, 2021 at 9 a.m. To the extent not previously completed, the Debtor shall ensure proper service of the *Order Scheduling Status Conference* [Dkt. No. 98] on Reverse Mortgage Solutions and Bank of America. [Text Order to Issue]

2. Debtor's *Confirmation of Amended Chapter 13 Plan Dated September 30, 2020* [Dkt. No. 59] is CONTINUED to March 24, 2021 at 9 a.m. [Text Order to Issue]

3. The Loss Mitigation Period is extended through March 24, 2021 [Text Order to Issue]

DATED: 3/10/2021